

# Community likely to embrace mobile payment systems in Australia

Using a mobile phone to make purchases might soon be a reality for everyday Australians, according to ACMA-commissioned research released in July.

The research into community attitudes towards use of mobile payment systems in Australia found that, while generally satisfied with the current state of electronic payment systems in this country, most Australians were open to exploring the concept of mobile payment and could see a number of benefits to it, including the idea that transactions can be made 'on the go' in an instant, and can be completed anywhere.

Methods of paying for goods and services via a mobile phone already exist, including premium SMS services which are often, but not exclusively, used for purchase of digital content. More advanced forms of mobile payment are now emerging.

In order to be across the development curve and anticipate potential problems with emerging forms of mobile payment, the ACMA undertook this qualitative research study to obtain a better appreciation of the expectations of consumers and the possible need for consumer safeguards.

The research focus group sessions consisted of teenagers, young adults and older persons—including parents—from metropolitan and regional areas of Australia. The groups discussed a range of scenarios for the development of mobile payment.

As well as giving the ACMA better insight into potential benefits and problems associated with new mobile payment systems, the research also informs the review of the Mobile Premium Services Code and contributes to the ACMA's digital media literacy program.

The ACMA is also currently undertaking complementary quantitative research into usage patterns and behaviours of consumers of mobile premium services. Further details of the results of the qualitative and quantitative research will be provided in a forthcoming issue of *ACMASphere*. ☞

The qualitative research report is available on the ACMA website at [www.acma.gov.au](http://www.acma.gov.au) (go to About ACMA: Publications & research > Research > Community research into attitudes towards use of mobile payment in Australia).

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